

**Information to identify the case:**

Debtor 1	<u>Virginia L. Williams</u>	Social Security number or ITIN	xxx-xx-7606
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-14937-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Virginia L. Williams

2/19/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Virginia L. Williams  
DebtorCase No. 16-14937-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 48

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db  
516060281 #Virginia L. Williams, 73 Bortle Ave., Vineland, NJ 08360-3110  
+Attorney General, United States Dept. of Justice, Ben Fran, POB 683,  
Washington, District of Columbia 20044-0683  
516060285 +CBNA/Citgo, POB 6497, Sioux Falls, South Dakota 57117-6497  
516060286 +CBNA/Exxon, POB 6404, Sioux Falls, South Dakota 57117-6404  
516060287 CBNA/Sears Credit Cards, POB 6282, Sioux Falls, South Dakota 57117-6282  
516060288 +CBNA/Shell, POB 6406, Sioux Falls, South Dakota 57117-6406  
516060289 CBNA/Sunoco, POB 6406, Sioux Falls, NJ 57117-6406  
516060295 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
(address filed with court: FSB Blaze Credit Card, 500 E. 60th Street,  
Sioux Falls, SD 57104)  
516060298 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, New York 14225-1943  
516244136 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Feb 20 2020 00:29:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2020 00:29:44 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516060282 EDI: BANKAMER.COM Feb 20 2020 04:43:00 Bank of America, POB 982238,  
El Paso, Texas 79998  
516060283 +EDI: TSYS2.COM Feb 20 2020 04:43:00 Barclays Bank Delaware, POB 8802,  
Wilmington, Delaware 19899-8802  
516060284 EDI: CAPITALONE.COM Feb 20 2020 04:43:00 Capital One Bank, POB 30285,  
Salt Lake City, Utah 84130-0285  
518181178 +EDI: AIS.COM Feb 20 2020 04:43:00 Capital One Bank (USA) N.A Cabelas Club Visa,  
By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118,  
Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901  
518181177 +EDI: AIS.COM Feb 20 2020 04:43:00 Capital One Bank (USA) N.A Cabelas Club Visa,  
By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
516165061 EDI: CAPITALONE.COM Feb 20 2020 04:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516277459 +E-mail/Text: bncmail@w-legal.com Feb 20 2020 00:29:57 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516060290 EDI: CITICORP.COM Feb 20 2020 04:43:00 Citi Cards, POB 6004,  
Sioux Falls, South Dakota 57117-6004  
516060291 EDI: WFNBN.COM Feb 20 2020 04:43:00 Comenity Capital Bank/BJ's, Bankruptcy Dept.,  
POB 183043, Columbus, OH 43218-3043  
516060292 EDI: DISCOVER.COM Feb 20 2020 04:43:00 Discover Financial, POB 15316,  
Wilmington, Delaware 19850-5316  
516082299 EDI: DISCOVER.COM Feb 20 2020 04:43:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
516060293 E-mail/Text: bknotice@ercbpo.com Feb 20 2020 00:29:52 ERC, POB 23870,  
Jacksonville, FL 32241-3870  
516060294 EDI: AMINFOFP.COM Feb 20 2020 04:43:00 First Premier Bank, POB 5519,  
Sioux Falls, South Dakota 57117-5519  
516060296 EDI: IRS.COM Feb 20 2020 04:43:00 Internal Revenue Service, P. O. Box 7346,  
Philadelphia, Pennsylvania 19101-7346  
516128030 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 20 2020 00:31:36 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
516187692 +EDI: MID8.COM Feb 20 2020 04:43:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
516060297 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 20 2020 00:32:59 Merrick Bank,  
POB 9201, Old Bethpage, New York 11804-9001  
516060299 +EDI: AGFINANCE.COM Feb 20 2020 04:43:00 One Main Financial, Bankruptcy Department,  
POB 6042, Sioux Falls, SD 57117-6042  
516296714 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,  
POB 41067, Norfolk VA 23541  
516296638 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates, LLC, c/o JC Penney,  
POB 41067, Norfolk VA 23541  
516296668 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates, LLC,  
c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
516296704 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates, LLC, c/o Shell Consumer,  
POB 41067, Norfolk VA 23541  
516266948 +EDI: JEFFERSONCAP.COM Feb 20 2020 04:43:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516266948 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 20 2020 00:30:03 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516200602 EDI: Q3G.COM Feb 20 2020 04:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
516220409 EDI: Q3G.COM Feb 20 2020 04:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Feb 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516060300	EDI: RMSC.COM Feb 20 2020 04:43:00	SNYCB/Walmart, ATTN: Bankruptcy Department,
	POB 965060, Orlando, FL 32896-5060	
516060301	EDI: RMSC.COM Feb 20 2020 04:43:00	SYNCB/Care Credit, Attn: Bankruptcy Department,
	POB 965061, Orlando, FL 32896-5061	
516060302	EDI: RMSC.COM Feb 20 2020 04:43:00	SYNCB/JC Penney, Attn: Bankruptcy Dept., POB 965060,
	Orlando, Florida 32896-5060	
516060303	EDI: RMSC.COM Feb 20 2020 04:43:00	SYNCB/Lowe's, ATTN: Bankruptcy Dept., POB 965060,
	Orlando, Florida 32896-5060	
516060304	EDI: TFSR.COM Feb 20 2020 04:43:00	Toyota Financial Services, P. O. Box 8026,
	Cedar Rapids, IA 52409-8026	
517629988	EDI: BL-BECKET.COM Feb 20 2020 04:43:00	Toyota Lease Trust, c/o Becket and Lee LLP,
	PO Box 3001, Malvern PA 19355-0701	
516060305	+E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2020 00:29:47	United States Attorney,
	Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, New Jersey 07102-2527	
516060306	+EDI: BLUESTEM Feb 20 2020 04:43:00	WEBBANK/Fingerhut, 6250 Ridgewood Rd.,
	Saint Cloud, Minnesota 56303-0820	
516254062	+EDI: CAPITALONE.COM Feb 20 2020 04:43:00	World's Foremost Bank - Cabela's Club Visa,
	PO Box 82609, Lincoln, NE 68501-2609	
516060307	EDI: CAPITALONE.COM Feb 20 2020 04:43:00	Worlds Foremost Bank, 4800 NW 1st St., Suite 300,
	Lincoln, NE 68521-4463	
516283066	EDI: ECAST.COM Feb 20 2020 04:43:00	eCAST Settlement Corporation, PO Box 29262,
	New York NY 10087-9262	

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Isabel C. Balboa	on behalf of Trustee	Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee	Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor	Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com		
Victor Druziako	on behalf of Debtor	Virginia L. Williams bkdruziako@aol.com

TOTAL: 6